

## REMARKS

### I. Summary of the Examiner's Action

#### A. Allowable Subject Matter

The Examiner allowed claims 1 – 9, 14 and 15.

#### B. Claim Rejections

In paragraph 3 of the Office Action, the Examiner rejected claims 10 - 13 under 35 U.S.C. § 102(b) as being anticipated by United States Patent No. 5,359,182 to Schilling (hereinafter “the Schilling patent”).

These rejections are respectfully disagreed with, and are traversed below.

### II. Applicants' Response – Claim Rejections

#### A. Rejection of Claims 10 – 13 under 35 U.S.C. § 102(b)

Applicants have cancelled claims 10 – 12 without prejudice, thereby mooting the Examiner's rejection of these claims.

Applicants have amended claim 13 to recite similar subject matter as claim 1. Applicants respectfully submit that since claim 1 has been allowed, claim 13, as amended, is now allowable.

Applicants have also added new claims 16 - 19.

No new matter is added in independent claim 16, which is similar to original claims 1 and 14. In addition, the inclusion of memory in the smart card reader is described at page 9, line 30 – page 10, line 12 and the inclusion of a computer program in the memory of the smart card reader for performing operations in accordance with the present invention is described at page 12, lines 9 – 14.

No new matter is added in independent claim 17. The inclusion of memory in the wireless communications terminal is described at page 11, lines 22 – 25; inclusion of memory in the smart card reader is described at page 9, line 30 – page 10, line 12 and page 10 lines 26 – 33; and inclusion of memory in the smart card is described at page 11, line 10. The inclusion of computer programs in the memories of the wireless communications terminal, smart card reader and smart card for performing operations in accordance with Applicants' invention is described at page 12, lines 9 – 14. The operations recited in claim 16 are similar to certain of those described in original claims 1 and 14. Accordingly, no new matter is added in claim 17.

New claims 18 and 19 are similar to original claims 5 and 15, respectively, so no new matter is added in these claims.

Applicants respectfully submit that since claims 1 and 14 are allowable, similar claims 16 and 17 are allowable as well. In addition, claims 17 and 18, which depend from allowable claim 17, are likewise allowable.

III. Conclusion

The Applicants submit that in light of the foregoing amendments and remarks the application is now in condition for allowance. Applicants therefore respectfully request that the outstanding rejections be withdrawn and that the case be passed to issuance.

Respectfully submitted,

December 13, 2004  
Date

David M. O'Neill (35,304)  
David M. O'Neill (35,304)

Customer No.: 29683

HARRINGTON & SMITH, LLP  
4 Research Drive  
Shelton, CT 06484-6212  
Telephone: (203) 925-9400  
Facsimile: (203) 944-0245  
Email: DOneill@hspatent.com

---

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. 1450, Alexandria, VA 22313-1450 on the date indicated.

12/13/04  
Date

Ann O. Kuntowich  
Name of Person Making Deposit